

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
Eastern Division DIVISION

In re: STEVENSON, DOUGLAS JAMES § Case No. 16-14382CAD

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Debtor(s)

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CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Deborah Ebner, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$28,987.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$31,700.00</u>
Total Distributions to Claimants: <u>\$8,463.25</u>	Claims Discharged Without Payment: <u>\$14,762.86</u>
Total Expenses of Administration: <u>\$3,347.75</u>	

3) Total gross receipts of \$11,811.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$11,811.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$3,347.75	\$3,347.75	\$3,347.75
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$0.00	\$23,226.11	\$23,226.11	\$8,463.25
<b>TOTAL DISBURSEMENTS</b>	<b>\$0.00</b>	<b>\$26,573.86</b>	<b>\$26,573.86</b>	<b>\$11,811.00</b>

4) This case was originally filed under chapter 7 on 04/27/2016. The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/23/2017

By: /s/ Deborah Ebner  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Int. in Ins. policies: Whole Life Insurance - Debtor has a loan out against the policy for \$17,908 \$0 Whole Life Insurance - Debtor has a loan out against the policy for \$38,732 \$0 Whole Life Insurance \$1,574 Whole Life Insurance \$8,199	1129-000	\$11,811.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$11,811.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Deborah Ebner	2100-000	NA	\$1,931.10	\$1,931.10	\$1,931.10
Trustee, Expenses - Deborah Ebner	2200-000	NA	\$32.34	\$32.34	\$0.00
Attorney for Trustee Fees - Law Office of Deborah Kanner Ebner	3110-000	NA	\$1,322.50	\$1,322.50	\$1,322.50
Attorney for Trustee, Expenses - Deborah Ebner	3120-000	NA	\$0.00	\$0.00	\$32.34
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$61.81	\$61.81	\$61.81
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$3,347.75</b>	<b>\$3,347.75</b>	<b>\$3,347.75</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-000	NA	\$12,399.74	\$12,399.74	\$4,518.28
2	LVNV Funding, LLC its successors and assigns as assignee of Capital One Bank (USA), N.A. Resurgent Capital Services	7100-000	NA	\$10,826.37	\$10,826.37	\$3,944.97
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$23,226.11</b>	<b>\$23,226.11</b>	<b>\$8,463.25</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 1

Case No.: 16-14382CAD

Case Name: STEVENSON, DOUGLAS JAMES

For Period Ending: 02/23/2017

Trustee Name: (330480) Deborah Ebner

Date Filed (f) or Converted (c): 04/27/2016 (f)

§ 341(a) Meeting Date: 06/01/2016

Claims Bar Date: 09/07/2016

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Hyundai Santa Fe 2008 152,000. Entire property value: \$4500	4,500.00	0.00		0.00	FA
2	urniture, linens, small appliances, table & chairs, bedroom set, guitar, 3 bikes \$1,750	1,750.00	0.00		0.00	FA
3	Flat screen TV, cell phone \$500	500.00	0.00		0.00	FA
4	Everyday clothes \$300	300.00	0.00		0.00	FA
5	Class ring \$100	100.00	0.00		0.00	FA
6	Lifecycle Exercise Bike \$200	200.00	0.00		0.00	FA
7	Deposits of money: Byline Bank	500.00	0.00		0.00	FA
8	Ret. or Pension Acct.: MetLife Securities, Inc.	21,137.00	0.00		0.00	FA
9	Social Security benefits - 100% exempt.	0.00	0.00		0.00	FA
10	Int. in Ins. policies: Whole Life Insurance - Debtor has a loan out against the policy for \$17,908 \$0 Whole Life Insurance - Debtor has a loan out against the policy for \$38,732 \$0 Whole Life Insurance \$1,574 Whole Life Insurance \$8,199	9,773.00	11,811.00		11,811.00	FA
<b>10</b>	<b>Assets      Totals      (Excluding unknown values)</b>	<b>\$38,760.00</b>	<b>\$11,811.00</b>		<b>\$11,811.00</b>	<b>\$0.00</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 2

**Case No.:** 16-14382CAD

**Case Name:** STEVENSON, DOUGLAS JAMES

**For Period Ending:** 02/23/2017

**Trustee Name:** (330480) Deborah Ebner

**Date Filed (f) or Converted (c):** 04/27/2016 (f)

**§ 341(a) Meeting Date:** 06/01/2016

**Claims Bar Date:** 09/07/2016

**Major Activities Affecting Case Closing:**

11/08/16 TFR prepared; 06/30/2016 Debtors calculation of whole life ins value was incorrect; debtor will turnover \$12k to satisfy liquidation value 6/1  
Trustee discovered whole life ins policy value and is in process of liquidation.

**Initial Projected Date Of Final Report (TFR):** 07/31/2018      **Current Projected Date Of Final Report (TFR):** 11/09/2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case No.:	16-14382CAD	Trustee Name:	Deborah Ebner (330480)
Case Name:	STEVENSON, DOUGLAS JAMES	Bank Name:	Rabobank, N.A.
Taxpayer ID #:	**-**4596	Account #:	*****4700 Checking
For Period Ending:	02/23/2017	Blanket Bond (per case limit):	\$5,000,000.00
		Separate Bond (if applicable):	N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/25/2016	{10}	Douglas Stevenson	Receipt of funds to satisfy nonexempt life insurance value.	1129-000	11,811.00		11,811.00
07/29/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	11,801.00
08/31/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		18.61	11,782.39
09/30/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		16.89	11,765.50
10/31/2016		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		16.31	11,749.19
01/09/2017	101	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$1,931.10; Claim # FEE; Filed: \$1,931.10	2100-000		1,931.10	9,818.09
01/09/2017	102	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$32.34; Claim # TE; Filed: \$32.34 Voided on 01/24/2017	2200-000		32.34	9,785.75
01/09/2017	103	Law Office of Deborah Kanner Ebner	Distribution payment - Dividend paid at 100.00% of \$1,322.50; Claim # ; Filed: \$1,322.50	3110-000		1,322.50	8,463.25

## Form 2

### Cash Receipts And Disbursements Record

Case No.: 16-14382CAD  
Case Name: STEVENSON, DOUGLAS JAMES  
Taxpayer ID #: \*\*-\*\*\*4596  
For Period Ending: 02/23/2017  
Trustee Name: Deborah Ebner (330480)  
Bank Name: Rabobank, N.A.  
Account #: \*\*\*\*\*4700 Checking  
Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/09/2017	104	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 36.44% of \$12,399.74; Claim # 1; Filed: \$12,399.74	7100-000		4,518.28	3,944.97
01/09/2017	105	LVNV Funding, LLC its successors and assigns as assignee of Capital One Bank (USA), N.A. Resurgent Capital Services	Distribution payment - Dividend paid at 36.44% of \$10,826.37; Claim # 2; Filed: \$10,826.37	7100-000		3,944.97	0.00
01/24/2017	102	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$32.34; Claim # TE; Filed: \$32.34 Voided: check issued on 01/09/2017	2200-000		-32.34	32.34
01/24/2017	106	Deborah Ebner	Reissue of check number 102 which bank could not process due to illegible account number	2200-000		32.34	0.00

**Form 2**  
**Cash Receipts And Disbursements Record**

Case No.: 16-14382CAD  
Case Name: STEVENSON, DOUGLAS JAMES  
Taxpayer ID #: \*\*-\*\*\*4596  
For Period Ending: 02/23/2017  
Trustee Name: Deborah Ebner (330480)  
Bank Name: Rabobank, N.A.  
Account #: \*\*\*\*\*4700 Checking  
Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
<b>COLUMN TOTALS</b>							
			Less: Bank Transfers/CDs		11,811.00	11,811.00	\$0.00
			<b>Subtotal</b>		0.00	0.00	
			Less: Payments to Debtors		<b>11,811.00</b>	<b>11,811.00</b>	0.00
			<b>NET Receipts / Disbursements</b>		<b>\$11,811.00</b>	<b>\$11,811.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case No.:** 16-14382CAD  
**Case Name:** STEVENSON, DOUGLAS JAMES  
**Taxpayer ID #:** \*\*-\*\*4596  
**For Period Ending:** 02/23/2017

**Trustee Name:** Deborah Ebner (330480)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*4700 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****4700 Checking	\$11,811.00	\$11,811.00	\$0.00
	<b>\$11,811.00</b>	<b>\$11,811.00</b>	<b>\$0.00</b>